

WHAT IS CLAIMED IS:

1 1. A data card display system, comprising:
2 a data card having an identifying element thereon associated with a debit
3 account in order to electronically identify the account and conduct transactions against the
4 account; and
5 a card carrier for holding the data card for display, the card carrier having an
6 identifying element associated with the account in order to electronically identify the account
7 and activate the account for use by the cardholder, the card carrier identifying element
8 arranged in order to prevent use for conducting transactions against the account.

1 2. The display system as in claim 1, wherein the data card is selected
2 from the group consisting of a debit card, stored value card, gift card or credit card, wherein
3 the data card is to be removed from the card carrier after activated, and wherein the card
4 carrier is arranged to have its identifying element electronically read prior to removal of the
5 data card.

1 3. The display system of claim 2, wherein the card carrier is constructed
2 so that its identifying element is physically altered when the data card is removed.

1 4. The display system of claim 2, wherein the identifying element on the
2 card carrier and the identifying element on the data card each have information therein that
3 distinguish the card carrier from the data card.

1 5. A presentation instrument and carrier assembly, comprising:
2 a presentation instrument associated with a debit account; and
3 a carrier for holding the instrument for display prior to purchase of the
4 presentation instrument by a customer;
5 wherein the presentation instrument and the carrier each have an account
6 identifier thereon for electronically identifying the debit account, the account identifier on the
7 presentation instrument for conducting transactions against the debit account once the
8 account has been activated, and the identifying element on the carrier for activating the
9 account but not permitting transactions against the account.

1 6. The assembly as in claim 5, wherein the account identifier is to be read
2 by a terminal, which terminal may be used to either activate the account or conduct

3 transactions against the account, and wherein the account identifier has information
4 associated therewith in order to determine whether the account identifier being read is on the
5 presentation instrument or on the associated carrier.

1 7. The assembly as in claim 6, wherein the account has associated
2 therewith first and second sub account numbers, the account identifier associated with the
3 carrier being the first sub account number and wherein the account identifier associated with
4 the presentation instrument being the second sub account number, and wherein use of the first
5 sub account number permits the account to be activated, and wherein use of the second
6 account number permits transactions against the account.

1 8. The assembly as in claim 5, wherein the presentation instrument is to
2 be removed from the carrier prior to being used to conduct transactions, and wherein the
3 account identifier on the carrier is arranged to be physically altered when the presentation
4 instrument is removed from the carrier.

1 9. The assembly as in claim 5, wherein the presentation instrument is a
2 card.

1 10. The assembly as in claim 9, wherein the card is a prepaid gift card.

1 11. The assembly as in claim 9, wherein the account identifier on the
2 carrier comprises a magnetic stripe, and wherein the carrier is constructed so that when the
3 card is separated from the carrier, the magnetic stripe is altered.

1 12. The assembly as in claim 11, wherein the magnetic stripe is altered by
2 physically tearing the magnetic stripe.

1 13. The assembly as in claim 9, wherein the account identifier on the
2 carrier comprises magnetic stripe with account information thereon, wherein the magnetic
3 stripe further comprises identifying information thereon for identifying whether the magnetic
4 stripe is associated with the card or with the carrier.

1 14. The assembly as in claim 5, wherein the account identifier on the
2 presentation instrument and the account identifier on the carrier each have information
3 associated with the debit account, and wherein the information on each is the same.

1 15. The assembly as in claim 5, wherein the account identifier on the
2 presentation instrument and the account identifier on the carrier each have information
3 associated with the debit account, and wherein the information on each is different.

1 16. A system for activating a data card and for conducting transactions
2 against a debit account associated with the card, wherein the card is packaged with a card
3 carrier prior to being activated, the system comprising:

4 first account identifying means associated with the card for being
5 electronically read in order to identify the account and thereby conduct transactions against
6 the account; and

7 second account identifying means associated with the card carrier for being
8 electronically read in order to identify the account and thereby activate the account for use by
9 the cardholder, the second account identifying means not useable for conducting transactions
10 against the account.

1 17. Apparatus for holding a presentation instrument for display,
2 comprising:

3 a carrier for supporting the presentation instrument; and
4 an identifying element on the carrier, the identifying element for being
5 electronically read in order to activate the presentation instrument, the identifying element
6 arranged to be altered when the presentation instrument is removed from the carrier.

1 18. A method for establishing a data card account, wherein the data card is
2 assembled with a card carrier prior to activation for a card holder, the method comprising:

3 providing an account identifier on the data card for being electronically read in
4 order to identify the data card and a financial account associated with the data card, and
5 thereby conduct transactions against the account; and

6 providing an account identifier on the card carrier for being electronically read
7 in order to activate the account but to not permit transactions to be conducted against the
8 account.

1 19. A method for activating and using a debit card, wherein the debit card
2 is packaged with a card carrier prior to being activated and being used to conduct transactions
3 against a debit account, and wherein the debit account is managed at a database management
4 system, the method comprising:

electronically reading the card carrier to provide a first sub account identifier associated with the account;
providing the first sub account identifier to the database management system in order to activate the account;
electronically reading the debit card to provide a second sub account identifier associated with the account; and
providing the second sub account identifier along with transaction data in order to conduct transactions against the account.

20. A system for use with a gift card account, wherein the gift card account is accessed by electronically reading an account identifier on a gift card, comprising:
a card carrier for display of the gift card prior to activation for the card holder;
an account identifier on the card carrier; and
one or more terminals for reading the account identifier on the card carrier and the account identifier on the gift card;
wherein the account identifier on the card carrier is arranged to permit activation of the gift card account but not to conduct transactions against the gift card account.

21. The system as in claim 20, further comprising:
a database for storing data relating to the account identifier on the card carrier and relating to the account identifier on the gift card; and
a database management system for receiving the account identifier read at the terminals and comparing such account identifiers to the data stored in the database.